

Certificate Number: 03621-PAE-DE-030354930

Bankruptcy Case Number: 12-20116



03621-PAE-DE-030354930

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 27, 2017, at 9:45 o'clock PM EST, Joseph L Miller completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 28, 2017 By: /s/Michelove Thelemaque

Name: Michelove Thelemaque

Title: Credit Counselor

Certificate Number: 03621-PAE-DE-030354928

Bankruptcy Case Number: 12-20116



03621-PAE-DE-030354928

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 27, 2017, at 9:45 o'clock PM EST, Rebecca L Miller completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 28, 2017 By: /s/Michelove Thelemaque

Name: Michelove Thelemaque

Title: Credit Counselor